

September 2004



# Spotlight

American Income Life & National Income Life

Volume 37 • Number 9

## Celebrating Working Families





FROM THE DESK OF:  
**Roger Smith**  
President & CEO  
American Income Life

## Now is the Time

I want to share a couple of stories with you that I read recently. Keep in mind these have nothing to do with insurance, but there is always a life lesson that may spill over into how you are handling your career and your business.

"He dreamed of a cockeyed invention that caused investors, metal engineers, and experts at the Massachusetts Institute of Technology to snicker.

No way could a razor be made sharp enough to provide a clean shave, and yet, be cheap enough to throw away when it was dull.

He talked some of his friends into trying his revolutionary new product and received mixed results.

While some of them reported it gave them a great shave, others preferred their old, straight razors.

He labored for four years to produce the first disposable razor and another six years to market it.

The experts felt they made the right prediction when only 51 blades sold the first year.

But 90,844 were purchased in the second year, and King Gillette's risk-taking innovation was on its way to revolutionizing shaving."

Make sure you shave everyday before you go into the field is not the point I want to make. However, this story shares with us the idea that always improving can set a foundation on which better things may be built. In other words, all it takes is one innovative idea to break the mold and set the standard for others to follow.

I firmly believe American Income and National Income have broken the mold, setting the standard for others to follow, and I believe we have done this by challenging ourselves when it comes to our goals.

Each one us can be innovative in our business from the systems we utilize to the training techniques we share. The point is to just improve upon the foundations we have in place, continuously making our business, and ourselves, better.

Now is the time to get creative in bringing our quantity and quality together. We need to use our minds, our intuition, and our resources to make our goals a reality.

"By the time he was six years old he was already skating with 10-year-olds. At 11, he scored 378 goals in 69 games.

Many fans showed up at his childhood games with stopwatches to see how long he would hold the puck.

Despite being selected Rookie of the Year with the World Hockey Association, scouts in the National Hockey League still had doubts.

"Too small, too slow," some scouts wrote in their reports.

In fact, because he was only 5'11" and 170 pounds, most scouts predicted he wouldn't survive hockey's rough play.

They were all proved wrong in dramatic fashion, with Wayne Gretzky establishing more than 60 National Hockey League records, including single season records for most points, goals, and assists."

Again, the point of this story is not to convince you to jump ship and sign up for the National Hockey League. The point is, though it may seem at times others are critical and things just don't seem to be coming together, we just need to remind ourselves we need to work harder and take advantage of the talents we know we have. In fact, I know – without a second thought – that this is the most talented Agency Force this Company has ever seen. What more proof do you need than the fact we had a 100 percent turn-around in four short years.

Each and every one of you are in sales for a reason. Many say that anyone can sell, but that may not be the case. It takes talent to sell the products and services we offer, and that is a talent not many have.

Now is the time to bring your creativity and your talent together and work to achieve the goals I know you can achieve.

*Come Together!*

### Remember

#### Wednesday, Oct. 27, 2004

All business and PR credits must be in the Home Office to count for October production.

#### Wednesday, Nov. 24, 2004

All business and PR credits must be in the Home Office to count for November production.

#### Thursday, Nov. 25 - Friday, Nov. 26, 2004

The Home Office will be closed for the Thanksgiving holiday.

### Bonuses Paid Out

This month AIL and NILICO paid a total of \$847,619.94 in bonuses. For more information on the monthly bonuses, turn to Page 15.

### Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

### Productions are in Order!

Victor Quimson, a General Agent with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Michael Snow, a Supervising Agent with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

### Check for Asterisks

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

### Outstanding 20-Day Notice

The Reinstatement 20-Day Notice has been improved! We were asked to add additional information, and you will now be able to tell if the reinstatement was received direct from the policyholder as opposed to coming from your office.

As a reminder, the 20-Day Notice is a notice which needs immediate attention as it means Home Office is holding premium awaiting an outstanding requirement from either your office or the insured. The 20-Day Notice is transmitted to you when a reinstatement has been pending for 20 days. Some of these notices result from reinstatements transmitted to us from your office, but the majority are a result of the individual contacting Home Office regarding reinstatement of their coverage. If the reinstatement was sent in by the policyholder and there are outstanding requirements, we will include (PH) after the list of requirements.

When you receive a 20-Day Notice, it requires immediate contact with the individual. The reinstatement funds will then be held an additional 15 days. If the outstanding requirements are not received, the money received will be refunded to the individual. All notices transmitted to the Agency require immediate attention, but the 20-Day Notice is of utmost importance as we cannot indefinitely hold premium without making a decision on the reinstatement request. *Please note, the 20-Day Notice is not transmitted if all of the requirements have been received and the reinstatement is being evaluated by Underwriting.*

### Current License Information

For an Agent, an insurance license is required. If the license is not current, the Agent cannot write business. In addition, everyone in the hierarchy must be properly licensed. On an all too regular basis, we receive business and find that someone in the hierarchy has failed to provide us with current license and/or continuing education verification.

We also have problems when an Agent changes something about his license and fails to notify us. As an example, assume an Agent is licensed as a resident in state A and has a reciprocal non-resident license in state B. The Agent then decides to move to state C, and gets a resident license there. In order to do so, the Agent must cancel the resident license in state A and obtain a letter of clearance. The problem arises when the Agent cancels their resident license in state A thus making their non-resident license in state B automatically invalid. The Agent assumes – incorrectly – they can continue to write in state B (as a non-resident) while they wait to get a license in state C. Therefore, they continue to write business in state B which we accept – unaware they no longer have any license. When they finally notify us of the change in resident license to state C, we find we have a real issue in that business has been received when there was not a valid license.

Agents at all levels *must* provide us with a copy of a current license (or continuing education verification, if required) and *must* make us aware any time something is done that could change the status of the current license (like changing resident states). We can not put business on the books unless, or until, we have verification everyone in the hierarchy has a current license.

**Applications**

In May of this year, the Home Office forwarded a new version of the application to those of you who have the Senior 10 products available to sell and where the new version had been approved. Also, any supply orders after May 6, 2004 were filled using the new version, where applicable. The new application has revised underwriting questions and should be used, in those states that have approved the new version, instead of the old one.

*Effective with applications dated after Sept. 13, 2004, we will no longer accept the old version of the Senior 10 application for those states where the new version is approved. Please make certain you are using the correct application. If you haven't already, you should destroy your supply of old applications and immediately begin using the new version.*

For those of you who still must use the old version, we are continuing to pursue state approval for the new applications and Actuarial will notify you as soon as approval is received. Should you have any questions, please feel free to contact the Home Office.

**Requesting AD&D**

We have historically charged a higher AD&D premium for groups submitted where only senior or retiree members are covered. Based on our experience, effective immediately the premium cost for this coverage will be the same as all other AD&D group types. We will no longer limit the coverage amount to \$1,000 on the member if provided by the SGA, rather you can offer the same coverage as you would any other group.

**Comments**

As most of you know, the Home Office has been involved in a project to reduce the paper we handle on a daily basis through the implementation of a Document Management System (DMS). Since June 2003, all New Business submitted to the Home has been scanned and is viewable on-line to the various departments within the building. This new system has brought with it numerous advantages for our phone teams, underwriters, re-issue staff, and others but there are some issues we need to consider as well.

When we receive applications and other documents that have been highlighted, it creates a problem when the documents are scanned for viewing. The highlighted information shows as blacked-out areas on the scanned image and, therefore, is indistinguishable when viewed on-line. *Please do not highlight the documents sent to the Home Office, but instead underline or circle the item you want to bring to our attention so it is visible when the business is examined by our staff.* Not highlighting the documents should reduce the number of questions we have and allow business to be processed much faster.

**Comments is Important**

As you read your advance report each week, questions pop up. The number one question we get is, "Why?" We recognize how frustrating it can be and want to help! With just a little information, we can help you understand and, in some circumstances, correct what is needed to get you rolling again.

Therefore, we have improved the comments/notes information in CAS. You have probably already noticed extra information in this section.

Just remember, the length of the comments field is limited, and because of that, we use many abbreviated words you need to know.

If you need help with this, contact your Agency or CAS Help.

**American Income Life**

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

**Spotlight**

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**Promoted To Supervising Agent**

- |  |   |  |  |   |  |
|--|---|--|--|---|--|
| <b>Wole Ajala</b><br>Eric Giglione<br>New Jersey       | <b>Casey Dobbins</b><br>Geneser-Geneser<br>Illinois   | <b>Ashley Hefley</b><br>Vic Hancock<br>Kentucky              | <b>Cathy Kay</b><br>David Cohen<br>California      | <b>Patricia Moore</b><br>Mark Hancock<br>Indiana            | <b>Ruthien Walker</b><br>Bob Olson<br>Illinois         |
| <b>Joshua Bouchard</b><br>David Zophin<br>Connecticut  | <b>Rudolph D'Souza</b><br>Joelita Chalom<br>Ontario   | <b>Brian Heffman</b><br>Marc Zipper<br>Florida               | <b>Richard Kiger</b><br>Geneser-Geneser<br>Kansas  | <b>Tommy Oh</b><br>Eric Giglione<br>New Jersey              | <b>Michael Walsh</b><br>Rick Altig<br>Minnesota        |
| <b>Tahir Bradley</b><br>Eric Giglione<br>New Jersey    | <b>Juliana Duque</b><br>Tom Williams<br>Florida       | <b>James Holtz</b><br>Marc Morton<br>West Virginia           | <b>Teralyn King</b><br>Nick Nirkowski<br>Louisiana | <b>Michael Peppers</b><br>Marc Morton<br>Ohio               | <b>Sean White</b><br>Geneser-Geneser<br>Illinois       |
| <b>Charles Calvin</b><br>Geneser-Geneser<br>Illinois   | <b>Jamie Fields</b><br>Marc Morton<br>West Virginia   | <b>Carl Ignatius</b><br>Joshua Chalom<br>Ontario             | <b>Phillip LaCross</b><br>Altig-Orlovic<br>Nevada  | <b>Loan Pham</b><br>Geneser-Geneser<br>Missouri             | <b>Frederick Williams</b><br>David Cohen<br>California |
| <b>Dawn Chapman</b><br>Geneser-Geneser<br>Illinois     | <b>Sylvia Freeman</b><br>Williams-Williams<br>Georgia | <b>Ivelina Ivanova</b><br>Eric Neal<br>Texas                 | <b>Dale Lewis</b><br>Geneser-Geneser<br>Kansas     | <b>Jayne Spicer</b><br>Geneser-Geneser<br>Missouri          | <b>Melanie Wolf</b><br>Geneser-Geneser<br>Illinois     |
| <b>Marcus Cousin</b><br>Eric Giglione<br>New Jersey    | <b>Donald Goodman</b><br>Altig-Orlovic<br>Nevada      | <b>Jacqueline Jackson</b><br>Marc Zipper<br>Florida          | <b>Kenneth Mazik</b><br>Bob Olson<br>Illinois      | <b>Joann Stewart</b><br>Altig-Martyn<br>Ontario             | <b>Brian Yelton</b><br>Geneser-Geneser<br>Missouri     |
| <b>Gregory Currier</b><br>Rick Altig<br>Washington     | <b>Brian Gorkowski</b><br>Eric Giglione<br>New Jersey | <b>Patrick Jakelald</b><br>Bob Olson<br>Michigan             | <b>Jason McGraw</b><br>Nick Nirkowski<br>Louisiana | <b>Nickay Taylor</b><br>Geneser-Geneser<br>Illinois         |  |
| <b>Patrick Dignan</b><br>Chris La Fond<br>Pennsylvania | <b>Ryan Haley</b><br>Bill Jennings<br>Colorado        | <b>George Jernigan</b><br>Jewell-Nirkowski<br>South Carolina | <b>Russ Merkow</b><br>David Cohen<br>California    | <b>Dennis Tentyon</b><br>Jewell-Nirkowski<br>South Carolina |  |
| <b>Loan Dinh</b><br>Jasoft-Foti<br>California          | <b>Robert Hawk</b><br>Chris La Fond<br>Pennsylvania   | <b>Stephen Jones</b><br>David Brister<br>Massachusetts       | <b>Sammie Miquel</b><br>Jasoft-Foti<br>California  | <b>Dana Turner</b><br>Geneser-Geneser<br>Missouri           |  |

**Promoted To General Agent**

- |   |  |  |  |   |
|---|--|--|--|---|
| <b>Crystal Bernard</b><br>Nick Nirkowski<br>Louisiana       | <b>Raul Duran</b><br>Rick Mansfield<br>Maine             | <b>Michael Kowatch</b><br>Bob Olson<br>Indiana               | <b>Grady Richards</b><br>Geneser-Geneser<br>Missouri   | <b>Ryan Wilkie</b><br>David Cohen<br>California |
| <b>Ngoclich Cao</b><br>David Cohen<br>California            | <b>Jason Graves</b><br>Ramin Kouladji<br>Nova Scotia     | <b>Samuel LaSala</b><br>Geneser-Geneser<br>Missouri          | <b>Steven Ridge</b><br>Steve Greer<br>Texas            |   |
| <b>Kenneth Dawson</b><br>Jewell-Nirkowski<br>North Carolina | <b>Thomas Hedges</b><br>Geneser-Geneser<br>Illinois      | <b>Gilbert Nesmith</b><br>Jewell-Nirkowski<br>South Carolina | <b>Danny Robinson</b><br>Geneser-Geneser<br>Illinois   |   |
| <b>Chad Doekstader</b><br>Geneser-Geneser<br>Illinois       | <b>Kim Huck</b><br>Nick Nirkowski<br>Louisiana           | <b>Jeffrey Oakman</b><br>Williams-Williams<br>Georgia        | <b>Derie Rutledge</b><br>Ali Shahrak<br>North Carolina |   |
| <b>Brian Dorsey</b><br>Geneser-Geneser<br>Missouri          | <b>Heikki Korhonen</b><br>David Brister<br>Massachusetts | <b>Elizabeth Phillips</b><br>David Cohen<br>California       | <b>Karen Stockwell</b><br>Steve Hartman<br>Arizona     |   |

**Promoted To Master General Agent**

- |  |  |   |   |
|--|--|---|---|
| <b>Michael Allen</b><br>Rick Mansfield<br>Maine  | <b>Mitchell Duplantis</b><br>Nick Nirkowski<br>Louisiana | <b>James Palmer</b><br>Nick Nirkowski<br>Louisiana  | <b>Tung Truong</b><br>Barov-Boles<br>Texas          |
| <b>Keith Campbell</b><br>Tom Williams<br>Florida | <b>William Harris</b><br>Ali Shahrak<br>North Carolina   | <b>Stephen Poye</b><br>Chris Wittethuch<br>Arkansas | <b>John West</b><br>Marc Morton<br>West Virginia    |
| <b>Brenden Determann</b><br>Barov-Boles<br>Texas | <b>Daniel Limon</b><br>Eric Neal<br>Texas                | <b>Seven Strong</b><br>Darbon Oldham<br>New York    | <b>Roddy Yampchika</b><br>David Cohen<br>California |

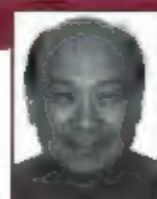
**Founder's Club Outstanding PR Representatives**

August

PR Rep	SGA	Times Qualified	Number of Cards/Decks
Leo VanDenBussche	Rick Altig	2	11,806 Cards



1. Allan Gilbert  
Woodridge, IL



2. Victor Quimson  
Concord, CA



3. Scott Primm  
Salt Lake City, UT



4. Timothy Cruise  
Woodridge, IL



5. Pablo Pirela  
Woodridge, IL



6. Anthony Mele  
Rochester, NY



7. Daniel Potilechio  
Woodridge, IL



8. Lance Brown  
Phoenix, AZ



9. Corey Neff  
Billings, MT



10. Alex Bluhm  
Concord, CA

All Time Record to Beat  
Month: \$51,235 Net ALP Marlon Underwood

August Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Allan Gilbert	\$32,794		68.5	Denise Gilbert	Bob Olson
2. Victor Quimson	29,235		78.3	Steve Foti	Jatoft-Foti
3. Scott Primm	28,076	85		Dustin Miller	Altig-Orlovic
4. Timothy Cruise	27,778		82.2	Steven Jakubczak	Bob Olson
5. Pablo Pirela	27,269		82.8	Denise Gilbert	Bob Olson
6. Anthony Mele	20,495		78.5	Jim Bianchi	Durhon Oldham
7. Daniel Potilechio	19,672		85.3	David Wang	Bob Olson
8. Lance Brown	19,073		81.8		Steve Hartman
9. Corey Neff	18,580		75.8	Dustin Raam	Rick Altig
10. Alex Bluhm	16,346		79.6	Roger Johnson	Jatoft-Foti
11. Carlton Lear	16,225	79		David Wang	Bob Olson
12. Robert Ulreich	16,211		88.1	Roger Johnson	Jatoft-Foti
13. Marlon Underwood	16,193		68.4	Marlon Underwood	Bob Olson
14. Ruben Soberanes	16,112		68.7	Doreen Ryan-Foti	Jatoft-Foti
15. Pawan Sharma	15,793		71.2	Lawrence Hauck	Steve Friedlander
16. Mary Ann Gaelic	15,148		75.6	Lawrence Hauck	Steve Friedlander
17. Max Quasem	15,144		80.2	Erik Graham	David Cohen
18. Eli McKenzie	15,142		80.4	Eli McKenzie	Williams-Williams
19. Matthew Wolfanger	15,053		87.5	Matthew Wolfanger	Durhon Oldham
20. Ovidiu Cuzman	14,870	97		Andrew Fike	Williams-Williams

▲ Percentage of Net to Gross

All Time Record to Beat  
YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Timothy Cruise	\$151,576		82.2	Steven Jakubczak	Bob Olson
* 2. Carla Miller	136,218		82.9	Carla Miller	John Akers
* 3. Marlon Underwood	121,920		68.4	Marlon Underwood	Bob Olson
* 4. Max Quasem	105,997		80.2	Erik Graham	David Cohen
* 5. Allan Gilbert	105,889		68.5	Denise Gilbert	Bob Olson
* 6. Daniel Potilechio	105,754		85.3	David Wang	Bob Olson
* 7. Matthew Hogan	104,714		73.0	Frederick Hadayia	Durhon Oldham
* 8. Ruben Soberanes	103,129		68.7	Doreen Ryan-Foti	Jatoft-Foti
* 9. Arkadi Nulman	102,071		84.0	Kathy Mann	David Cohen
* 10. Nadia King	99,327		68.1	Nadia King	Altig-Orlovic
11. Victor Quimson	98,913		78.3	Steve Foti	Jatoft-Foti
12. Robert Ulreich	98,745		88.1	Roger Johnson	Jatoft-Foti
13. Pablo Pirela	97,193		82.8	Denise Gilbert	Bob Olson
14. Anthony Mele	96,984		78.5	Jim Bianchi	Durhon Oldham
15. Lance Brown	96,927		81.8		Steve Hartman
16. Mary Ann Gaelic	96,664		75.6	Lawrence Hauck	Steve Friedlander
17. Scott Keeney	94,927		69.8	Frederick Hadayia	Durhon Oldham
18. Michael Czopek	93,912		71.1	David Hausman	Eric Giglione
19. Alex Bluhm	92,157		79.6	Roger Johnson	Jatoft-Foti
20. Scott Remyey	91,207		81.5	Jeff Dinocento	Eric Giglione

▲ Percentage of Net to Gross

# Happy Anniversary! Thanks for all you do. Congratulations!

**30 Years of Service**

Don Wold

**22 Years of Service**

Joseph Sbeghen

**15 Years of Service**

Jeffrey Dinocento

**13 Years of Service**

Debbie Enstedt

**12 Years of Service**

Shashi Parekh

**11 Years of Service**

Mitchell Look

**10 Years of Service**

Marc Morton

**9 Years of Service**

No Ora Samuela

**7 Years of Service**

Kevin Khadivian

Bradley Kincaid

Theresa Logue

Ronald VanWoesik

Julie Wells

**6 Years of Service**

Lance Brown

Sushen Chand

**5 Years of Service**

Narinder Dhillon

Nickolay Gusev

Bill Hayer

Dorian Oldham

**4 Years of Service**

Margaret Harrison

Matt Henderson

Alex Roland

**3 Years of Service**

John Baloun

London Burnett

Angelica Gallardo

Kevin Haines

Matthew Kernan

Alison King

Camilla Lofranco

Israel Pena

Jonathan Saluk

Marcus Smith

Lawrence Tenamore

Mark Tweedie

**2 Years of Service**

Kelly Bittle

Frederick D'Agostino

Donald Grandy

Ronald Marx

Malcolm McCall

Brian Morse

Robert Morton

Philip Prata

Robert Rife

**1 Year of Service**

Paul Allonce

Huyen Bakthy

Susan Beavens

Dennis Cedeno

Georgina Crane

Chris Cunnyngham

Joyce Dacklin

Faye DiGirolamo

Casey Dobbins

Raul Duran

James Endler

Mina Eskandar

James Flores

Cheryl Foti

Adriana Garcia

Richard Garcia

Chrystal Getz

Salvatore Giacchi

Warren Goodwin

Max Greenlee

Governor Hendley

Gladys Holder

Grant Holsteen

Mia Johnson

Kimbre Jordan

Rami Kammoun

Matthew Keith

Lien Lenh

Robert Levin

Kathleen Loughran

Brian Lulloff

Andrew Manchon

Joseph Martins

Brett Maves

**1 Year of Service Cont.**

Eddy Meridieri

Hetal Patel

Lloyd Phipps

Alex Prikhodko

Harjeet Rana

Richard Refano

Tommy Richardson

Steven Salisbury

Leutelia Sampson

Travis Scheidegger

Narinder Sidhu

Momodou Sonko

Randolph Souliers

Nathan Taylor

Allen Trebelhorn

Corey Tronchin

Godley Varghese

Lynda Williams

Matthew Willrodt

Customer Service



## Home Office – Dedicated to Providing “Raving Fans” Customer Service

July 2, 2004, was a day like no other at the Home Office! Our administrative vision is to provide “Ravings Fans Customer Service” to all of our customers in the most cost effective and efficient manner possible. On this day the entire Home Office Team had the opportunity to participate in “I Believe” and “Raving Fans” activities that were no less than wild and crazy! The entire Team participated in an event which cannot be compared to anything that has ever been done at American Income! They had the opportunity to confirm their dedication to our vision by signing the “Raving Fans Wall” in our downstairs foyer. It was quite a day – lots of excitement and lots of fun too!

Besides Waco’s best burgers and hot dogs, lunch time activities included a parade, marshmallow golf, washer toss, and hula-hooping. After lunch, everyone broke into smaller groups and participated in team building activities. The themes for these activities were “I Believe, I Can Soar,” “I Believe, It’s Part of Me,” and “I Believe I Can Achieve.” Everyone then came together downstairs and rocked the whole building with excitement! The message for the afternoon reiterated how important the quality of service is to ALL, and our Company goal was to improve...plus one. We had our very own Regis Fill-in (a.k.a. Keith Schroeder, Worksite Marketing) hosting American Income’s “Raving Fans Customer Service” version of “Who Wants to be a Millionaire?” and it was a blast! Mr. Happy (a.k.a. Randy Massingill, IT) was the fastest finger winner and with the help of the “Raving Fans” audience, he was presented with a “check” for one million “Raving Fans.” A group of employees, lead by our very own American Income Idol, Tonya Kennedy, Policy Issue, then performed their own rendition of “The A-I-L Way.” Diana Crosby, SVP of Administration, wrapped it all up by conveying to our fans how important each and every individual is to the Company’s success.

Team AIL then broke into their own departments to brainstorm on how they could provide “Plus One Service” with the understanding that “Plus One Service” doesn’t have to be something huge. It is simply doing something extra to turn ordinary service into extraordinary service.

This day was made possible by one of the greatest Management Teams AIL has ever had! They came together and ran with the ball to form committees, to sort out all the details, and devoted a great deal of time and energy to make this a memorable event for everyone. The day was a huge success because of the commitment and dedication of the entire AIL Team! You only have to walk through Home Office to know that *WE BELIEVE* and *WE ARE DEDICATED* to providing “Raving Fans Service!”



## Supervising Agents



1. Matthew Hogan

Harrisburg, PA



2. Scott Keeney

Harrisburg, PA



3. Ricky Thompson

Edison, NJ

— All Time Record to Beat —

Month: \$43,409 1st Yr. Gino Tanzif

— All Time Record to Beat —

Month: \$68,050 Net ALP Mary Ann Gaelic

### August Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Matthew Hogan	\$37,046	\$47,841	90		4	Fred Hadayia	Durhon Oldham
2. Scott Keeney	35,659	48,573		79.7	4	Fred Hadayia	Durhon Oldham
3. Ricky Thompson	29,029	38,816	96		5	Barry Dillah	Eric Giglione
4. Karl Schuckert	28,970	36,280	90		3	Dustin Venekamp	Altig-Orlovic
5. Mark Gorman	23,964	32,409	96		3	Chris Hernandez	Chris La Fond

— All Time Record to Beat —

YTD: \$266,978 1st Yr. Mary Ann Gaelic

— All Time Record to Beat —

YTD: \$443,893 Net ALP Mary Ann Gaelic

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Ed Olfert	\$98,501	\$149,481	84		3	Kevin Appasamy	Rick Altig
2. Scott Keeney	96,768	193,316		79.7	4	Fred Hadayia	Durhon Oldham
3. Steven Sequeira	96,136	141,454		86.3	2	Maurice Davies	Steve Friedlander
4. Corey Neff	85,729	173,375		70.5	5	Dustin Raaum	Rick Altig
5. Angelika Vassilieva	82,708	158,191		72.3	2	Shamshinder Sidhu	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## General Agents



1. Allan Gilbert

Woodridge, IL



2. Harvey Waller

Woodridge, IL



3. Jose Sanchez

Woodridge, IL



4. Nestor Aramayo

Ft. Lauderdale, FL



5. Barrett Clayton

Jeffersonville, IN

— All Time Record to Beat —

Month: \$102,403 1st Yr. Eric Neal

— All Time Record to Beat —

Month: \$111,262 Net ALP Eric Neal

### August Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Allan Gilbert	\$53,252	\$86,046		74.9	8	Denise Gilbert	Bob Olson
2. Harvey Waller	34,296	34,296	95		6	Brian Waller	Bob Olson
3. Jose Sanchez	34,096	36,411		75.4	8	David Wang	Bob Olson
4. Nestor Aramayo	30,970	41,860		77.1	6	William Cook	Tom Williams
5. Barrett Clayton	26,965	32,772		70.4	5	Gregory Partee	Vic Hancock
6. William Burbank	25,789	33,522	93		4	Jim Bianchi	Durhon Oldham
7. Richard Refano	24,500	31,308		72.4	6	Barry Dillah	Eric Giglione
8. James Worf	24,209	32,662		71.0	5	Joshua Goodman	William Jennings
9. Salvatore Giacchi	24,175	31,989		90.0	9	David Hausman	Eric Giglione
10. Kent Thrower	23,206	28,700		71.6	4	Alex Roland	Chris La Fond

— All Time Record to Beat —

YTD: \$489,120 1st Yr. Eric Neal

— All Time Record to Beat —

YTD: \$864,620 Net ALP

### YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Allan Gilbert	\$220,987	\$326,903		74.9	8	Denise Gilbert	Bob Olson
* 2. Jose Sanchez	219,199	251,795		75.4	8	David Wang	Bob Olson
* 3. Michael Nowak	175,833	233,039		73.1	4	Jim Bianchi	Durhon Oldham
* 4. Rob Hard	173,697	222,650		73.5	4	Carey Thompson	Vic Hancock
* 5. Barrett Clayton	147,605	175,297		70.4	5	Gregory Partee	Vic Hancock
6. Kent Thrower	136,059	187,441		71.6	4	Alex Roland	Chris La Fond
7. Diane Carrion	133,812	190,580		73.3	9	David Hausman	Eric Giglione
8. James Worf	125,326	166,588		71.0	5	Joshua Goodman	William Jennings
9. Alison King	123,015	184,379		75.5	4	John McCreary	Furer-Whittinghill
10. Horace Johnson	122,906	171,714		74.7	6	William Cook	Tom Williams

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

# Celebrating Working Families

## Labor Day – A History Lesson

Every year, on the first Monday in September, many of us plan our Labor Day festivities. School is about to start, if it hasn't already, and summer is coming to a close, making Labor Day somewhat of a last fling before the fall season.

For many of us in the labor movement, Labor Day is much more than just a last summer fling. For us, Labor Day is a time to honor those who make this country what it is, and to honor the hard work which has gotten us to where we are today. According to the Department of Labor, "Labor Day is the creation of the labor movement and is dedicated to the social and economic achievements of American workers." Knowing this though, we may still be a bit hazy as to the history surrounding this important holiday.

### *Celebrating America's Working Families – A History Lesson*

Recent research indicates that the labor movement's first manifestation of this day of recognition occurred in 1882. On Tuesday, Sept. 5, 1882, in New York City, the first Labor Day holiday was celebrated. The Central Labor Union planned to have a picnic and demonstration at the proposal of then secretary, Matthew Maguire. Maguire is noted as saying, "this will exhibit to the public the strength and esprit de corps of trade and labor organizations in our community." From that point on, the celebration grew.

In 1892, the same union members took an unpaid day off and marched around Union Square in support of a labor day holiday. However, it wasn't until 1894 that President Grover Cleveland signed the legislation making Labor Day an official national holiday. Not to mention, President Cleveland only signed this holiday into effect as an election-year compromise due to the hostile circumstances surrounding the Pullman strike, but that's another history lesson altogether.

Today, the labor movement still struggles for workers' rights and fair legislation concerning the workers of this country. Labor Day is a time to recognize this struggle, celebrating it with the reverence it deserves. Samuel Gompers, head of the American Federation of Labor, in 1898 called it, "the day for which the toilers in past centuries looked forward, when their rights and their wrongs would be discussed. . . that the workers of our day may not only lay down their tools of labor for a holiday, but upon which they may touch shoulders in marching phalanx and feel the stronger for it."

## A Rich Tradition in Labor

American Income and National Income have a rich tradition with the labor movement which began more than 50 years ago when Bernard Rapoport founded the Company. We are a company created from meager beginnings that early on developed a relationship with labor that allowed an idea to become a reality. With just over \$25,000 in capital and an overwhelming desire to serve the working men and women of our nation, AIL's founder set out with the mission to offer practical and affordable supplemental benefits. Half a century later, without the slightest wavering, we are continuing to chart that course.

At American Income and National Income, we are proud of our association with the labor movement and we are proud of the fact that we are a 100 percent union label company. From the products we offer to the locals we support, we are committed to labor in both word and deed. Wherever and whenever there has been an opportunity to further the cause of labor, we have been the first in line.

## Wittenbach Agency Gets the Word Out\*

*We celebrate Labor Day as the nation prepares to elect a president this fall. But we pause to honor the men and women of America who built and maintain our great nation everyday.*

*Too many workers earn minimum wage or less and are without health insurance and a secure retirement. Taxes are reduced for the rich while government seems to ignore the poor, the sick, and the young.*

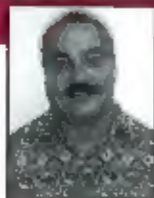
*I am proud to be working with others to build a business that provides good union jobs right here in America. The fact that the individuals are unionized gives them a clear voice in their jobs and security for their future. It also improves the communication between the workers and the management team, and continues to enhance our productivity.*

*That is why I want to extend my congratulations to the American worker and the labor movement. The labor movement is the clear voice for fighting for safety, equality, and dignity for American working people. Too many corporations do not care about the environment, the customer, or even their workers. Their only concern is to grow, profit, and have power.*

*The best hope for America is for workers of all races, religions, and locations to turn out in huge numbers on election day in November. If that happens, next year's Labor Day will be better and the best will be yet to come.*

Chris Wittenbach let his feelings be known to his community, showing his support for the American working family. To find out more about how your voice can be heard in your community, contact Paul Straubel, VP Marketing, at [pstraubel@aillife.com](mailto:pstraubel@aillife.com).

\* Reprinted from the *Arkansas Democrat Gazette*



1. Fred Hadayia

Harrisburg, PA



2. Jim Bianchi

Rochester, NY



3. A.J. O'Connor

Houston, TX



4. Dustin Venekamp

Reno, NV



5. Barry Dillah

Edison, NJ

— All Time Record to Beat —  
Month: \$190,653 1st Yr. Slav Bitman

— All Time Record to Beat —  
Month: \$250,859 Net ALP Jim Bianchi

August Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Fred Hadayia	\$131,507	\$157,530		72.1	16	Durhon Oldham
2. Jim Bianchi	93,377	159,283		75.8	17	Durhon Oldham
3. A.J. O'Connor	91,131	110,272		72.6	18	Steve Greer
4. Dustin Venekamp	88,894	96,245		70.9	19	Altig-Orlovic
5. Barry Dillah	70,803	72,717		67.8	17	Eric Giglione
6. Jason Mollo	70,598	70,598		70.3	14	David Zophin
7. Marcus Smith	69,793	78,515		70.2	16	Jim Surace
8. Doreen Ryan-Foti	65,165	113,205		73.1	17	Jatoft-Foti
9. David Wang	60,560	107,185		76.7	12	Bob Olson
10. Joshua Goodman	57,328	71,737		70.4	15	William Jennings

— All Time Record to Beat —  
YTD: \$1,705,178 1st Yr. Slav Bitman

— All Time Record to Beat —  
YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Jim Bianchi	\$776,109	\$1,094,506		75.8	17	Durhon Oldham
* 2. Frederick Hadayia	547,118	682,403		72.1	16	Durhon Oldham
* 3. Dorian Oldham	545,733	891,087		75.7	10	Durhon Oldham
* 4. Jason Mollo	517,325	517,114		70.3	14	David Zophin
* 5. Kevin Surles	491,766	546,245		69.8	13	David Zophin
6. Dustin Venekamp	460,554	479,372		70.9	19	Altig-Orlovic
7. Joshua Goodman	432,518	506,678		70.4	15	William Jennings
8. Erik Graham	417,868	947,110		77.5	12	David Cohen
9. Terry Sullivan	402,401	493,352		70.7	8	Geneser-Geneser
10. Imran Satti	385,710	507,925		74.7	14	Joshua Chalom

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus\*

Qualifier	SGA	Bonus Amount
Pablo Pirela	Bob Olson	\$5,608.66
Timothy Cruise	Bob Olson	\$5,555.75
Victor Quimson	Jatoft-Foti	\$5,554.79
Allan Gilbert	Bob Olson	\$5,247.17
Anthony Mele	Durhon Oldham	\$4,415.35
Daniel Potilechio	Bob Olson	\$4,125.06
Scott Primm	Altig-Orlovic	\$3,825.53
Lance Brown	Steve Hartman	\$3,623.92
Matthew Wolfanger	Durhon Oldham	\$3,320.43
Robert Ulreich	Jatoft-Foti	\$3,242.38

Total Retention Bonus Paid: \$572,725.24 535 Producers Qualified

Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Fred Hadayia	Durhon Oldham	\$12,580.24
Jim Bianchi	Durhon Oldham	\$8,598.37
A.J. O'Connor	Steve Greer	\$7,475.92
Dustin Venekamp	Altig-Orlovic	\$6,732.24
Barry Dillah	Eric Giglione	\$6,051.40
David Iriye	David Cohen	\$5,728.16
Stew Foti	Jatoft-Foti	\$5,718.09
David Hausman	Eric Giglione	\$5,663.82
Doreen Ryan-Foti	Jatoft-Foti	\$5,178.03
Dorian Oldham	Durhon Oldham	\$5,177.61

Total Leadership Bonus Paid: \$251,216.75 143 Managers Qualified

PR Bonus\*

Qualifier	SGA	Bonus Amount
Mark Gagliardi	Jatoft-Foti	\$1,997.35
Brenda Swecker	Chris La Fond	\$1,162.32
Joseph Galusha	Durhon Oldham	\$1,122.27
Brenda DiSomma	Eric Giglione	\$908.94
Patti Morgan	Nick Nitkowski	\$824.60
Becky Cutler	Bill Jennings	\$789.57
Susan Gilbert	Bob Olson	\$716.52
Al Wall	Joshua Chalom	\$697.74
Rona Pileggi Spano	Bob Olson	\$670.56
William Sauers	Tom Williams	\$664.29

Total PR Bonus Paid: \$23,677.95 46 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



With our emphasis now focused on quality of business, we need your help to ensure your applicants are receiving the appropriate correspondence should an application be "pulled." By "pulled" we are talking about applications being separated from normal processing. In other words, these applications are the ones which are cancelled prior to loading submitted business or the ones which are likely to be declined. Therefore, whether an application is being "pulled" because of a request to cancel or it is "pulled" during your verification process, you now have three options to handle these apps:

**ALT-CANCEL** This command is used when an application is cancelled by the applicant before it is sent to the Home Office. This allows the Home Office to cancel the application without affecting the Producer. The only time you should use ALT-CANCEL is when the customer requests an application to be cancelled - this is the only acceptable use for this command. You should write ALT-CANCEL across the top of the application and put a "C" in the last column on the transmittal. The applicant will receive a letter indicating the application has been cancelled at their request. Please note, ALT-CANCEL replaces the old ALT-XPL process. Please discontinue writing ALT-XPL on applications and transmittals.

**ALT-VERIFY** This command is use for applications you have called to verify, and during that verification you realize the application should not be submitted. These applications must be sent to the Home Office so there is a record of the application in the event of an inquiry, complaint, or claim. These applications should never be destroyed or returned to the applicant. Simply write ALT-VERIFY across the top of the application and put a "V" in the last column on the transmittal. Also, please attach a completed phone verification form so we have a record of why the application is not being submitted. The letter sent to the applicant will notify them of the verification process, and will make them aware we are unable to issue coverage and the reasons for that decision.

**ALT-DECLINE** This is used for applications which were taken, but you now realize the applicant is uninsurable. ALT-DECLINE allows the Home Office to process the application without affecting the Producer. You should write ALT-DECLINE across the top of the application and put a "D" in the last column on the transmittal. The letter sent to the applicant will provide information regarding the circumstances of not being able to issue a policy.

It is very important that every application be marked. If one application is marked and the others are not, we will submit those that are not marked. Submitting these kinds of policies will count against your Retention. Help us help you by properly marking the applications to ensure your Retention is not negatively impacted and to ensure the applicant receives proper correspondence.

Watch for more tips and techniques in upcoming issues of *Spotlight* and look for *Producer Hint* e-mail blasts at an Agency office near you.

# Quality of Business

According to a recent *Sales Management Report*, "A five percent increase in customer retention can create a 75 percent increase in that customer's net value to your [business]." This is a powerful statement which evokes the question, "Are you building your future and your business with quality and service?"

More often than not, Producers overlook quality in building and managing their businesses. Quality, however, is what makes for more satisfied customers and higher renewals. With this in mind, we have decided to give you some helpful information on the importance of business quality.

Business quality is supported by a well-laid groundwork. By groundwork we mean, utilizing your time wisely. Setting appointments and giving yourself plenty of time with each customer allows you to initialize quality from the moment you walk through a customer's door. Don't rush your customers because you have failed to plan your schedule accordingly. This is an important decision which may take your prospects some time to process and think out.

After you have laid the groundwork, it is important that you prepare your presentation beforehand. Doing your research and having all the tools you need at your disposal will go a long way in creating credibility in the client's mind. For example, according to *Independent Agent*, an industry publication, 38 percent of customers look at an insurer's financial strength when considering a life insurance purchase. As a Producer, knowing this information allows you the opportunity to prepare for this by bringing up American Income and National Income's ratings during your sales presentation. And, just in case you weren't aware of our rating, we are rated A+ "Superior" by A.M. Best Company, its second highest rating, for overall financial strength (as of 7/04).

Once you have laid the groundwork and prepared your presentation, there are just a few more simple things to keep in mind when it comes to submitting quality and creating customer loyalty\*:

**First, always emphasize a win-win attitude.** Put yourself in your customers' shoes. When you can visualize what *you* would want if *you* were the customer, fitting a prospect's need becomes clearer.

**Second, select your customers carefully.** Building long-lasting relationships is what insurance is all about. This is why it is just as important for you to choose your customers as they have chosen you. There is nothing wrong with telling prospects that you are serious about building a relationship. When they know you're serious, they will be more willing to keep you as their partner.

**Simplify everything.** We have all heard the saying, "Keep it simple, stupid." Some laugh at the notion, but there is much truth in that statement. The easier you make things for you and your customers, the more effective it becomes. Therefore, it may be worth your time to streamline your sales and service procedures.

**Finally, communicate clearly.** Be up front and honest with your customers. Customers want all the facts when making a decision - the good, the bad, and the ugly. By being straightforward from the start, you are only getting that much closer to establishing a loyal customer.

"Forty-one percent of consumers 18 to 65 and older said they prefer one service provider when it comes to life insurance," states *Advertising Age*. What this means is, that if all the building blocks are present at the point of sale, many customers will be inclined to retain their relationship with that particular service provider. How about that for building quality?

\* Information taken from the *Sales Management Report*.

# Your Business Foundation



Durhon Oldham

CATEGORY I	AUGUST PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Durhon Oldham	\$376,978	\$273,240	45	183	\$662,561	76.2	\$2,641,459	\$1,639,440	45	206	\$4,119,387	
Beneseer-Beneseer	325,843	207,240		157	397,988	67.8	2,771,849	1,657,920		167	3,627,952	
Bob Olson	262,267	187,640		156	481,535	88	844,700	833,600		133	1,472,177	
Rick Altig	800,031	677,160		118	1,404,284	70.3	6,735,273	5,342,040		128	11,382,849	
Eric Gigliano	392,019	347,160		113	563,293	70.9	2,812,160	3,389,760		63	4,135,258	



David Zophin

CATEGORY II	AUGUST PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
David Zophin	\$143,871	\$86,360	16	164	\$149,486	70.9	\$1,162,176	\$770,860	15	166	\$1,331,606	



Jim Suraco

CATEGORY III	AUGUST PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Jim Suraco	\$113,814	\$75,240		151	\$198,006	73.5	\$860,009	\$575,520		115	\$1,165,384	
Joseph Manone	67,591	75,240	60	150	163,554	79.6	761,365	601,920	60	168	1,543,999	
Vic Hancock	92,384	75,240	25	148	128,288	72.6	745,013	601,920	25	149	951,742	
Mark Hancock	72,016	48,840		147	184,380	70.3	421,107	549,120		77	725,708	
Furer-Whittinghill	88,741	5,240		116	104,831	67.6	609,561	601,920		101	857,830	

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Chris La Fond

CATEGORY IV	AUGUST PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Chris La Fond	\$93,833	\$62,040	65	206	\$134,812	78.5	\$551,216	\$496,320	55	168	\$928,638	
Altig-Martyn	92,296	62,040	10	159	128,430	69.5	689,648	496,320	10	131	956,862	
Steve Friedlander	61,299	62,040		131	150,124	75.2	569,756	496,320		115	844,022	
Bill Jennings	60,527	62,040		130	117,062	71.9	601,667	496,320		162	1,004,971	



Bill Taylor

CATEGORY VI	AUGUST PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Bill Taylor	\$51,666	\$42,240		122	\$66,356	81	\$158,063	\$85,800		162	\$183,441	

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

## MONETARY DONATIONS

### American Income & National Income

- Gave \$25,000 to the Campaign for America's Future.
- Contributed \$5,000 to the Women's Research & Education Institute.
- Gave \$5,000 to the A. Philip Randolph Institute.
- Donated \$4,500 to the LCLAA.
- Donated \$5,000 to the IUPA/Delegation Reception.
- Gave \$2,500 to the Lupus Foundation.
- Gave \$2,500 to the Hadassah Medical Organization.
- Donated \$2,500 to the Animal Protective Foundation.
- Contributed \$5,000 to the UFW 17th Annual Constitutional Convention.
- Gave \$1,000 to the AFL-CIO golf tournament.

### Bob Olson Agency

- Donated \$200 to the Amputees in Motion.
- Gave \$100 to the Chicago Building Trades.
- Gave \$1,000 to the NCILC charity golf outing.
- Contributed \$1,000 to the Teamsters Joint Council.
- Contributed \$150 to Obama for Illinois.
- Donated \$400 to the Chicago Federation of Labor.
- Gave \$100 to the Indiana Central Labor Council.
- Contributed \$100 to Teamsters 364.
- Donated \$750 to the Illinois AFL-CIO.
- Contributed \$400 to the Maritime Trades golf outing.
- Contributed \$300 to LCLAA.

### Jim Surace Agency

- Gave \$150 to the United Labor Agency.
- Contributed \$75 to Laborers' 894.
- Donated \$100 to IBT 52.
- Gave \$200 to Lorain County Labor Festival.

### Williams-Williams Agency

- Contributed \$560 to the Atlanta Labor Council.
- Donated \$560 to the Atlanta Federation of Teachers.
- Gave \$50 to the MI's Federal Credit Union.
- Contributed \$450 to DAD's Golf Tournament.
- Gave \$500 to the UFCW.
- Gave \$300 to CWA.

**Total \$71,670.00**

### Rick Altig Agency

- Donated \$1,650 to the Teamsters Joint Council No. 36.
- Gave \$200 to the South Dakota SEU.
- Gave \$300 to Seattle Hospitality Services.
- Donated \$450 to the Manitoba Building Trades.
- Donated \$150 to the American Diabetes Association.
- Gave \$100 to APWU 342.
- Contributed \$150 to USWA 7150.
- Gave \$145 to a Motorcycle Poker fundraiser.
- Donated \$1,300 to IAM 751.
- Gave \$250 to the Teamsters 320.
- Gave \$500 to the Firefighters Association.
- Contributed \$200 to the Victoria Labour Council.
- Donated \$250 to Kingston District Labour Council.
- Gave \$100 to the Pembroke District Labour Council.
- Contributed \$180 to CHEO Telethon.
- Donated \$300 to AWPPW 5.



FROM THE DESK OF

**Paul Straubel**

Vice President  
Marketing

## Going for Gold – Now is the Time\*

Have you ever wondered what it would be like to compete in the Olympics — to be in the spotlight of a world stage, competing against the best athletes in the world? Taking the accumulation of a lifetime of training, skill, desire, and anticipation and, for a few brief moments, go all out pushing yourself to the limits of endurance to achieve the ultimate recognition — a coveted gold medal.

For two weeks, the eyes of the world were on Athens, Greece and the 28th Olympiad. The stories of hardship and sacrifice were not in short demand, all in the relentless pursuit of perfection to achieve Olympic and athletic greatness. It is stories like these that inspire and motivate us, and help us recognize the greatness which lies within us all.

We are at a crucial time in our production year, a time when the relentless pursuit of success must kick in and take over. It is a time when we must band together — as a team — and seek to clear the bar of achievement in our commitment to results. We have the strongest, most committed relationships with the leaders of the labor movement we have ever had in our Company history. We have a hungry team of Producers who are willing and ready to serve the members as they respond. But most importantly, we have you!

You are the key to achieving success, the satisfaction which goes along with it and, most importantly, demonstrating that our collective goals are not out of reach.

There are a number of tools — new and renewed — available to assist you as you continue building relationships with labor and credit union leaders.

First, we have a well developed selection of PR brochures for the union and credit union marketplace. The newest addition is a Spanish version of the AC-2, "Why is American Income Life Different?" (form number AC-2 S). With the explosive growth of the Hispanic marketplace, it is now more important than ever to have materials appropriate for that market. Along with the AC-2 S, the AIL Partners Plan brochure (AG-2361 S) is also available in Spanish as well.

Please note, whenever we publish an update of our brochures and marketing materials, a revision date is given after the form number. For example, the Labor Advisory Board Page, AC-11 (R8-04) was updated in August 2004. It is important to keep up-to-date materials in your presentations. For an updated list of marketing form numbers along with the most recent revision dates, log on to the Agency Resource Center. Take a few minutes to compare your supplies to this list and get the most current materials available. You can ask your Manager or SGA for updated supplies.

Finally, our relationship with labor has never been stronger which brings me to the second tool. We have assembled a video which highlights this relationship in the words of Richard Trumka, Secretary-Treasurer of the AFL-CIO. This powerful video clearly expresses our tie with labor and the sentiment of our working relationship. You can order this video, Partnership with Labor SGA Meeting 2003 (AV 59), through CAS.

We are heading into the home stretch. Take advantage of all the tools available to you and let's demonstrate our true ability to achieve greatness!

\* Reprinted from the September Front Line

PR Manager

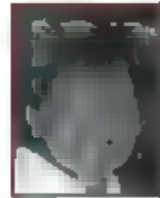


Debbie Enstedt  
Winnipeg, MB

Category A



Vivian Dwyer  
Glen Allen, VA



Rona Pileggi Spano  
Woodridge, IL

Category B



Brenda Swecker  
Canonsburg, PA



Mario Soljan  
Auckland, NZ

Category C



Erin McKee  
Columbia, SC



Richard Case  
N. Royalton, OH

August Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	14,402	Rick Altig
2. Charles Hill	6,701	Jatoft Foti
3. Brenda DiSomma	3,282	Eric Gighone

All Time PR Card Production Record
Month: 18,960 cards Anthony Gentile

Category A	No. Cards	SGA
1. Vivian Dwyer	3,766	Ally Hay & Shahrak
2. Rona Pileggi Spano	3,504	Bob Olson
3. Al Wall	3,155	Joshua Chalom
4. Frances Christie	2,216	Rick Altig
5. Charles Hill	2,180	Jatoft Foti

Category B	No. Cards	SGA
1. Brenda Swecker	2,107	Chris La Fond
2. Mario Soljan	1,774	Steve Friedlander
5. Sandra Johnson	1,340	Gary Bleier
3. Laurie Onasch	1,159	Manone & Altig
4. Irene Rurycz	1,054	Jim Surace

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Erin McKee	15	Rusty Jewell
2. Richard Case	14	Jim Surace
3. Renee Flannery	13	Jim Surace
4. Susan Fuldauer	12	Mark Hancock
5. Billy Sauers	9	Tom Williams

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	122,300	Rick Altig
*2. Brenda DiSomma	43,262	Eric Gighone
3. Charles Hill	35,264	Jatoft Foti

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	19,891	Eric Gighone
*2. Frances Christie	19,748	Rick Altig
3. Mark Gagliardi	17,038	Jatoft Foti
4. Richard Meshulam	16,985	David Cohen
5. Leo VanDenBussche	16,226	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	16,830	Steve Hartman
*2. Brenda Swecker	15,129	Chris La Fond
3. Mario Soljan	12,718	Steve Friedlander
4. Laurie Onasch	10,791	Manone & Altig
5. Lou Nell Busby	7,955	Vic Hancock

All Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Cheryl Cook	78	Durhon Oldham
*2. Krissa Hensley	60	Marc Morton
3. William Slocum	59	Jim Surace
4. Richard Case	56	Jim Surace
5. Billy Sauers	50	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



June 26-29, 2005



SAND

SURF

SPA

SPORTS

# CANCUN-FUN-IN-THE-SUN

## Qualifiers

Mark Gagliardi	\$1,997.35
Brenda Swecker	\$1,162.32
Joseph Galusha	\$1,122.27
Brenda Di Somma	\$908.94
Patti Morgan	\$824.60
Becky Cutler	\$789.57
Susan Gilbert	\$716.52
Al Wall	\$697.74
Roma Pileggi Spano	\$670.56
William Sauters	\$664.29
Krissa Hensley	\$661.55
Vivian Dwyer	\$651.48
Frances Christie	\$632.58
William Slocum	\$586.74
Renee Flannery	\$582.95
Richard Case	\$563.65
Leo VanDenBusche	\$523.72
Robin Andrade	\$511.06
Mario Soljan	\$510.07
Erin McKee	\$501.67
Gary Silberman	\$486.10
Lou Nell Busby	\$484.99
Kenneth Altizer	\$474.32
Charles Hill	\$467.38
Laurie Onasch	\$455.08
Malka Arony	\$449.13
Richard Meshulam	\$388.70
Anne Bowyer	\$370.55
David Blaisdell	\$370.30
Timothy Farr	\$363.80
Suzanne Powers	\$334.60
Sandra Johnson	\$309.66
Robin Denham	\$308.70
David Provencher	\$305.10
George Parenthold	\$301.85
Jenny Williams	\$267.12
John Wilkinson	\$263.07
Robert Dailey	\$258.47
William Gibson	\$254.79
Donald Spohn	\$248.04
Larry Lozano	\$230.04
Susan Kelleher	\$218.34
Erica Dalager	\$217.67
Irene Rurycz	\$205.56
Kelli Flora	\$183.20
Jacqueline deVooght	\$181.76

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER



Total \$23,677.95

# Leadership Bonus

## August Bonus Qualifiers

Fred Hadayia \$12,580.24	Patrick Duray \$3,272.47	John McGrath \$1,587.74	Nicholas Soboleski \$474.32	Ryan Spratt \$261.70
Jim Bianchi \$8,598.37	Jeff Ribman \$3,254.08	Stephen Poye \$1,578.35	Horace Johnson \$464.87	Tommy Richardson \$261.21
Alfred O'Connor \$7,475.92	Jeff Churchfield \$3,251.74	Glen Thompson \$1,504.03	Bradley Kulak \$461.20	Dan Phares \$253.27
Dustin Venekamp \$6,732.24	Kevin Appasamy \$3,193.79	Peter Athas \$1,496.68	Jason Anderson \$453.60	Phillip LaCross \$247.69
Barry Dillah \$6,051.40	David Wang \$3,097.59	Mitchell Duplantis \$1,421.66	Susanne Munro \$440.27	Victor Quimson \$246.30
David Iriye \$5,728.16	Matthew Wolfanger \$3,075.46	Matthew Hogan \$1,369.06	David Farraway \$424.22	Mary Ann Gaelle \$245.10
Steve Foti \$5,718.09	Jean-Francois Vezina \$2,945.02	Scott Keeney \$1,298.40	Richard Refano \$422.78	Benjamin Foti \$242.36
David Hausman \$5,663.82	Patrick Fowler \$2,942.54	Ricky Thompson \$1,023.24	Diane Carrion \$416.51	Armen Injighulyan \$241.24
Doreen Ryan-Foti \$5,178.03	Susan Bergh \$2,942.44	Karl Schuckert \$975.51	Meneluo Perakis \$400.72	Momodou Sonko \$240.58
Dorian Oklham \$5,177.61	Nadia King \$2,843.29	Allan Gilbert \$914.01	Corey Neff \$397.57	James Worf \$239.93
Marcus Smith \$5,115.59	Curt Snow \$2,842.09	Harvey Waller \$911.36	James Beck \$395.70	Ernest Wilmoth \$239.77
Lawrence Hauck \$5,061.55	Brian Waller \$2,734.16	Mark Gorman \$866.33	Wes Elder \$394.84	Michael Nuwak \$239.67
John McCreary \$4,767.61	Marlon Underwood \$2,509.70	Kathleen Loughran \$836.93	George Noujaim \$381.24	Pablo Pirela \$238.51
Denise Gilbert \$4,441.43	Mark Bleier \$2,373.38	Tracy Hatlen \$751.89	Paulo Rosa \$380.06	Lazarus Echeta \$237.93
Dustin Baxter \$4,359.04	Chris Rose \$2,348.86	Frank Sommers \$742.03	Howard Wilson \$332.66	Adam Herman \$236.13
Jason Mollo \$4,352.24	Chad Deley \$2,308.30	William Burbank \$734.66	Jason Mayer \$331.74	Jason Lassic \$235.73
Andrew Fike \$4,295.37	Alan Conquest \$2,209.54	James Larkin \$596.94	Chris Krahn \$315.01	Tim Gray \$234.77
Bill Cook \$4,269.63	Theodore Pappas \$2,039.22	Ed Olfert \$580.90	Jedidiah Scott \$313.22	Barrett Clayton \$231.58
Greg Pardee \$3,993.87	Tim Schroeder \$1,990.71	Thomas Whitcomb \$574.19	Pamela Drury \$306.91	Patrick Jakelski \$229.36
Kobie Samuels \$3,962.74	Robert Russo \$1,962.38	Timothy Clark \$573.87	Eric Bailly \$305.24	Herivel Pereira \$228.40
Kevin Surles \$3,878.59	Calin Baban \$1,958.38	Michael Walsh \$570.99	Brian Colbeck \$305.12	Philip Anderson \$225.44
Steve Jakubczak \$3,877.29	Marc Rosen \$1,952.65	Kent Thrower \$569.98	Jeffrey Houck \$303.80	Danielle Holmes \$221.08
Alex Roland \$3,674.50	Tomas Thundiyil \$1,806.87	Randolph Souliers \$562.37	Robert Boyer \$293.28	Alfred Brenner \$214.70
Inuran Satti \$3,585.93	Jason Dickson \$1,768.20	Michael Zieja \$560.87	Wole Ajala \$288.40	Alison King \$190.13
Chris Hernandez \$3,546.09	Chad Rochrs \$1,687.30	Derrick Bates \$551.50	Michael Kowatch \$272.52	Latonya Tucker \$114.26
Dustin Razum \$3,502.01	Cristina Simao \$1,682.63	Anthony Walthour \$514.18	Ronald Trombetta \$268.21	Kevin Leonard \$99.80
Joshua Goodman \$3,358.16	Vance Rauntree \$1,633.27	Rodney Ward \$501.58	Concelor Davis \$268.21	Melissa Jansen \$77.26
Jason Schlomann \$3,318.72	Vernelle Unrau \$1,588.33	Salvatore Giacchi \$496.64	Richard Miller \$264.89	Nestor Aramayo \$22.22

**Total \$251,216.75**

# Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Pablo Pirela	\$5,608.66	\$154.00	Patric Langenecker	\$1,698.25		Andrew Ramos	\$1,203.13	
Timothy Cruise	\$5,555.25		Andre Abramovitch	\$1,698.53	\$236.90	Shubannah Morris	\$1,202.32	
Victor Quimston	\$5,554.79		Melissa Meyer	\$1,684.99		Yerrelle Utrau	\$1,190.19	
Allan Gilbert	\$5,247.17		Ronald Warbach	\$1,663.69	\$214.00	Byron Paz	\$1,188.00	
Anthony Mele	\$4,415.35	\$521.00	Dominic Frith	\$1,666.09		Bradley Kulak	\$1,179.31	\$154.25
Daniel Pontolillo	\$4,125.06	\$190.50	Michael Zisch	\$1,664.33		Amoada Minuz	\$1,175.87	
Scott Pinnin	\$2,825.53	\$175.57	Richard DeLangeis	\$1,635.63		Rodney Fuggett	\$1,174.76	\$148.39
Lance Brown	\$3,623.92		Donglei Ziqby	\$1,603.03		Jahan Saffari	\$1,169.54	
Matthew Wollinger	\$3,320.45	\$309.00	Robert Seiber	\$1,602.41	\$239.12	Michael Barrett	\$1,161.70	
Robert Ureidh	\$3,242.38		Noah Alkinburgh	\$1,584.34	\$170.60	Chris Rose	\$1,145.58	
Eli McKenzie	\$3,217.92	\$340.77	Nathan Sneider	\$1,580.00		Rodney Hussmann	\$1,132.75	
Cory Neff	\$3,158.61		Monberly Horrore Gonzalez	\$1,573.99	\$158.74	Michael Czapok	\$1,128.02	
Alex Bluhan	\$3,105.04		Lily Tchen	\$1,568.92	\$109.11	Paul Vicano	\$1,127.08	\$91.25
Alfred Brenner	\$2,940.08		Melanie Cohen	\$1,567.07		Evan Kishpaugh	\$1,126.07	\$123.05
Max Quasem	\$2,877.53		Jason Payer	\$1,558.14	\$113.91	Samuel Lasala	\$1,124.01	\$99.17
Mary Ann Gaelic	\$2,819.49	\$244.29	Steven Jabobczak	\$1,546.97		Beth Snow	\$1,123.14	\$83.33
Pawan Sharma	\$2,763.12	\$216.24	Michael Perkins	\$1,541.25		Rami Karmoun	\$1,114.95	\$134.23
Carla Miller	\$2,703.53		Matthew Cano	\$1,527.83	\$114.03	Cleveland Greaves	\$1,112.79	\$83.82
Benjamin Mancillas	\$2,608.65		David Solomonor	\$1,524.02		Diana Robinson	\$1,110.75	\$104.76
Al-Karem Walip	\$2,607.59	\$302.29	Jean Brinlanam	\$1,524.00		Larry Wright	\$1,100.98	
John Keason	\$2,606.65	\$384.64	Jeff Debiak	\$1,522.77	\$138.36	John Franklin	\$1,099.47	
Samson Adeleusi	\$2,601.98		Kimberly Haron	\$1,522.52	\$137.74	Cynthia Wilhelm	\$1,070.17	
Marlon Underwood	\$2,591.02		Jeremiah James	\$1,512.73	\$126.64	William Ho	\$1,069.41	
Bern Haines	\$2,531.26		Jehadiah Tilmer	\$1,508.27	\$170.87	Michael Walsh	\$1,067.99	
James Schneider	\$2,530.15	\$173.64	Danny Robinson	\$1,505.88	\$117.70	Concepcion Davis	\$1,066.12	
Latonya Tucker	\$2,528.29		Glenn Van de Sande	\$1,500.11	\$161.70	Chris Schudeman	\$1,064.84	
David Wang	\$2,479.70		Ilyer Hunt	\$1,491.19	\$94.90	Norman Lew	\$1,064.73	
Lawrence Kenamore	\$2,476.93		Hal Herman	\$1,481.31	\$189.52	Cathy Kay	\$1,058.75	
Nadia King	\$2,415.25	\$144.37	Joel McNeil	\$1,480.87	\$143.50	Joey Kennedy	\$1,056.27	
White Hayden	\$2,366.57	\$123.36	Patricia Lee	\$1,475.24		Ed Ollert	\$1,053.30	\$130.87
Upinder Bindar	\$2,358.45	\$147.33	Jason Caples	\$1,468.16		Edie MM	\$1,048.20	
Lawrence Lippert	\$2,333.07	\$227.61	Guth Tucker	\$1,462.63		Alison King	\$1,032.17	
Michael Kolasa	\$2,315.51	\$292.37	Peter Atlas	\$1,461.39		George Hoopam	\$1,031.66	
Calvin Lockhart	\$2,305.56		Ranjit Goringan	\$1,459.89		James Wirt	\$1,028.76	\$98.94
Auf Javid	\$2,299.45		David Ackerman	\$1,452.21		Scott Johnson	\$1,023.03	
Omar Hashimi	\$2,291.16		Juliana Oquie	\$1,451.32	\$198.10	Steven Engצר	\$1,021.74	
Moé Gonzalez	\$2,287.39		Diane Carnon	\$1,446.70		Brent Smith	\$1,016.78	
Scott Keeney	\$2,267.77	\$201.52	Dan Phillips	\$1,434.72	\$94.01	Ricardo Villaseca	\$1,015.56	
Andrew Linoli	\$2,240.56	\$235.70	Jeffery Alvarez	\$1,431.46	\$104.10	Kenneth Springer	\$1,013.25	
Crystal Valentine	\$2,233.67		Kashif Tufail	\$1,426.05		Elizabeth Allen	\$1,013.07	
Rhonda Scott	\$2,215.27		Stephen Pirozzi	\$1,422.38		Scott Shields	\$1,011.95	\$127.05
Bret Fels	\$2,192.69		Patricia Davy	\$1,420.28		Edward Chuk	\$1,009.37	
Ali Saideh Hestari	\$2,184.34		Arthur Greene	\$1,410.39		Neil Zeigler	\$1,006.62	
Albert DiMarco	\$2,164.33	\$170.88	Derek Koszta	\$1,409.70		Ray Burton	\$1,000.96	\$113.85
Joseph Larsen	\$2,139.13	\$142.92	William Burbank	\$1,409.11	\$171.74	Timothy Hewitt	\$995.87	
Scott Kamony	\$2,124.21		Thomas Hedges	\$1,403.90	\$100.00	Lisa Santiago	\$991.20	
Steven Salisbury	\$2,101.78		Donald Gurney	\$1,394.40	\$127.04	Denice Davidson	\$985.98	\$97.50
Menekou Perakis	\$2,085.70		Eric Lottobone	\$1,384.33	\$116.78	Malcolm McCall	\$982.97	
Steven Sequeira	\$2,080.80	\$233.10	Christopher Faw	\$1,372.65	\$127.47	Ronald Hartwell	\$979.28	
Thomas Vanosdol	\$2,077.97	\$220.74	Michael Kovak	\$1,370.76		Roger Nauck	\$964.55	\$146.10
Raymond Lau	\$2,069.46		Suzanne Munro	\$1,368.30	\$160.16	Adam Smith	\$956.81	\$80.85
Ovidio Cuzman	\$2,059.96	\$126.75	Ashlie Heidariboohtan	\$1,357.53		David Jackson	\$951.47	
Cristina Simao	\$2,036.52		Dennis Ledono	\$1,349.94		Frank Silveira	\$942.57	
Steven Strong	\$2,013.12	\$200.80	John Thomas	\$1,342.46		Heather Hewitt	\$942.47	\$96.30
Rony Devico	\$1,999.03	\$163.41	Albert Mota	\$1,332.88	\$116.76	Richard Henga	\$939.43	\$130.20
Derrick Bates	\$1,993.70	\$249.47	Dorthea Margrave	\$1,332.84		John Gill	\$937.64	\$97.15
John Martin	\$1,985.25	\$112.00	Bernard Wilandic	\$1,329.12		Thomas McElwee	\$935.90	\$87.20
Randy Downs	\$1,974.63	\$216.90	Larry Chik	\$1,325.87		Edward Verschbaum	\$923.39	
Jay Meyer	\$1,968.70	\$219.60	Ralph Munroe	\$1,324.51		Lloyd Phipps	\$923.00	
Innocent Okeke	\$1,956.64		Hermelito Pereira	\$1,321.25		Kolma Selby	\$922.35	
Hopi Lea	\$1,946.48		Julie Wells	\$1,314.30		Mark Gorman	\$920.88	\$79.05
Ruben Soberanes	\$1,941.00	\$127.65	Jonathan Mills	\$1,299.79		Patrick Hazzelle	\$919.07	\$132.77
Karen McQuind	\$1,926.28	\$170.92	Leuticia Sampson	\$1,295.59		Abdihadi Badreddine	\$919.02	\$118.14
Matthew Rogan	\$1,914.41	\$187.20	John Bois	\$1,298.22		Joseph Coarsy	\$915.15	\$98.40
Yvonne Hernandez	\$1,909.26		Ricky Thompson	\$1,297.21		Stephen Poye	\$912.65	\$90.85
Michael Snow	\$1,905.00		Harmony Lewis	\$1,290.58		Jamie Fields	\$909.89	\$81.20
Daniel Pavak	\$1,903.23		Norman Simon	\$1,288.00		Gordon Boles	\$909.33	\$81.15
Andrew Johnson	\$1,899.08	\$154.52	Ray Shaples	\$1,286.16		Donovan Trammell	\$907.78	\$78.85
Daniel Phares	\$1,886.03	\$222.02	Talentin Trupha	\$1,282.32		Robert Bingham	\$901.99	
Eric Dionne	\$1,885.33	\$129.12	Chad Reivers	\$1,279.44		Scott Shirk	\$901.51	
Eric LaBoscere	\$1,882.38	\$313.52	Ron Mahabar	\$1,272.75		Duward Goodman	\$898.76	
Sybil Freeman	\$1,866.38	\$192.21	Huyen Bakhry	\$1,270.43	\$131.63	Tarara Ford	\$894.38	
William Gordon	\$1,859.87		Michael Stenyo	\$1,266.25		Rodney Ward	\$886.05	
Erika Nelson	\$1,848.03	\$185.97	Robert Harris	\$1,262.29		Shadi Parekh	\$885.30	
Tarun Dairi	\$1,827.81		Jennifer Baron	\$1,258.69		Galen Rysin	\$884.45	
Ankadi Nohman	\$1,819.53		Jelly Dubose	\$1,254.77		Runglal Hyamochir	\$884.35	
Leah Lechner	\$1,815.06	\$174.87	Salvatore Giacchi	\$1,250.08		Homero Gonzalez	\$881.30	\$80.20
Randolph Jankers	\$1,803.70	\$303.29	Danielle Holmes	\$1,245.98	\$138.90	Donna Wiley	\$878.21	
Richard Daws	\$1,796.45	\$192.52	Veddyngy Dwevanyy	\$1,244.88	\$122.85	Kathleen Lougiran	\$877.00	
Hugo Kust	\$1,791.48		Gregory Saur	\$1,237.48		Robert Tierney	\$872.12	
Jason Lassie	\$1,774.20		Naminder Sidhu	\$1,232.83		Kevin Samotis	\$866.94	
Russell Morris	\$1,773.79		Amer Bay	\$1,231.87		Matthew Harbide	\$862.31	
Jindou Zhao	\$1,764.29		Jessica McDowell	\$1,225.52		Zachary Frial	\$860.96	
Joseph Callahan	\$1,763.70		Charles Guthing	\$1,222.38		Sarah Amstrong	\$860.56	
Bryan Johnson	\$1,754.06		Karen Montgomery	\$1,219.98		Tony Motley	\$859.60	
Gregory Eastman	\$1,741.82	\$90.67	Steven Schlegel	\$1,218.86		Krista Rhime	\$857.02	
James Logan	\$1,740.82		Erin Ziegler	\$1,216.52		Hughichai Cao	\$855.40	
Stuart Paulino	\$1,712.08	\$129.97	Bradley Bourdail	\$1,215.22		Daniel Gamboa	\$851.21	
Lisa Roemer	\$1,704.81		Iyeda Williams	\$1,208.33		Leon Pham	\$848.71	
Genou Johnson	\$1,701.58	\$183.94	Richard Ryschakby	\$1,207.29		John Farley	\$844.22	
Franchesca Prandi	\$1,700.35		James Davis	\$1,205.65		Patrick Henderson	\$844.07	



# Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Jonathan Kelly	\$840.05		Russell Reed	\$570.37		Charles Blakney	\$412.49	
Kevin Meehio	\$875.25		Lorraine Tabacchini	\$567.59		Josha Bouchard	\$412.44	
Ed Beyson	\$874.85		Patricia Hampton	\$565.29		Robert Duncan	\$411.40	
Timothy Kobideau	\$830.40		Stephen Jones	\$565.63		Barcus Branham	\$410.80	
Alan Conquest	\$829.63		Elyas Jeffrey	\$565.44		Augustine Nganga	\$410.48	
Lee Lamb	\$822.97		Raphael Bouchereau	\$565.11		Jeander Doney	\$409.02	
Zachary Hars	\$814.33		Christopher Talley	\$563.84		Michael Laramie	\$408.63	
Steve Wynia	\$814.08		Dustin Baxter	\$563.30		Corinne Scott	\$408.29	
Meedith Callan	\$813.67		Carl-Maria Anton	\$563.05		Crystal Shank	\$407.77	
Ted Schilling	\$810.48		Richard Galati	\$562.61		Rand Mersbach	\$407.22	
Grace Thoy	\$810.13		Gregory Soto	\$562.00		James Holze	\$405.24	
Bonnie Williams	\$809.74		Willy Lippert	\$562.07		Jody Osborne	\$404.80	
Darren Buder	\$808.80		Ronald Kutzer	\$533.34	\$70.32	Tom Flatek	\$402.29	
Sandra Carlson	\$805.42		Pauline Murchio	\$535.90	\$75.57	Steven Dimirios	\$401.10	
Randy Reysier	\$803.74		Gordon Buschke	\$545.40		Todd Hogan	\$399.60	
Larry Harris	\$803.24		Gregory Drake	\$511.40		Francine Palmer	\$399.35	
Asher LaVallee	\$796.33		Raven Jackwell	\$504.70		Melisa Scott	\$398.84	
Elmore Mandell	\$793.76		Sergey Terentiev	\$504.63	\$46.27	Juan Tabola	\$398.61	
Benjamin Fazi	\$792.99		John Agnew	\$501.67		Yolene Billingley	\$397.57	
Robert Levin	\$777.53		James Salt	\$496.29		William Chidress	\$396.53	
Selena Thammason	\$771.62		Jennifer Schwarz	\$496.25		Michael Clark	\$396.32	
Lorena Barriere	\$770.44		David Thomson	\$487.00		David Salt	\$395.35	
Timothy Simpson	\$744.09	\$71.01	Madlyn Woodyard	\$487.64		Norm Terenardrean	\$394.53	
Justin Germany	\$728.91	\$72.63	Louis Costa	\$483.20		Ronald Adams	\$394.08	
Richard Duclos	\$714.57	\$96.52	Earl Weidling	\$483.21		Richard Mead	\$393.55	
John Barsuch	\$703.24	\$92.60	Arthur Westergren	\$483.10		Wick Langardi	\$392.74	
Rhonda Shaffer	\$700.97	\$48.27	Stefan Johanson	\$479.50		Miriam Bruce	\$392.34	
Michelle Worlanon	\$487.14	\$79.52	Laverne Turk	\$478.80		Sean Clancy	\$392.16	
Jared Kline	\$483.30	\$44.94	Allen Brubaker	\$478.38		Levar Morgan	\$390.12	
Priscilla Anderson	\$477.07	\$89.54	Christopher Cummings	\$477.51		Samirjo Mutsaersham	\$389.37	
Brian Bruce	\$474.03	\$41.48	Cesar Asralaga	\$477.50	\$42.17	Dean Phillips	\$388.54	
John Dixon	\$472.68	\$48.28	Preston Foster	\$476.77		George Dananis	\$387.79	
Gabriel Tarica	\$472.37	\$72.44	Andrew Dudgeon	\$476.63		Jennifer Sullivan	\$387.70	
Christopher Henry	\$468.61	\$103.68	Elizabeth Keller	\$473.01	\$90.60	Iyle Kresse	\$387.75	
Ronald Hark	\$468.02		Luann Ruder	\$471.74		Carl Buhayan	\$385.98	
Herman Reiss	\$467.87	\$91.00	Dave Hordley	\$471.04		Jennifer George	\$385.75	
Matthew Gilstrap	\$466.90		Ernest Winnech	\$471.33	\$52.83	Byron Wilkie	\$385.60	
Matthew Tucker	\$463.48	\$47.92	Peter Lawvoris	\$469.33		Roderick Redman	\$384.93	
Luke Squires	\$460.57	\$48.52	Kelley Boles	\$466.74	\$48.04	Byan Haley	\$383.89	
Todd Freeman	\$448.45	\$83.24	Hal Gaid	\$466.90		Edy Pascal	\$383.73	
Byron Washington	\$452.38		Patricia Drury	\$465.00		Tom Sprenger	\$383.44	
Sidney Hodgskiss	\$448.57		Richard Arfano	\$463.94		Michal Borden	\$383.44	
Carl Meyer	\$447.07	\$77.00	Ronald Friedlander	\$463.54		Christopher Kocymski	\$381.02	
Nicole BroMat	\$445.41	\$79.84	Loren Cardwell	\$462.67		Edward Iskanis	\$381.41	
Glenn Snowden	\$444.70	\$70.24	Kevin Lawter	\$462.58		Nichole Blue	\$381.54	
Edwin Flores	\$440.43		Seithen Oland	\$462.21		Melinda Hill	\$380.69	
Earnest Loveless	\$440.26		Patrick Parisi	\$462.00		Byan Spratt	\$379.50	
Floroy Jacobi	\$439.77		Russell Lewis	\$460.60		Deborah Punninghouse	\$378.92	
Romeo Daley	\$438.63	\$41.88	Romoo Jolowicki	\$460.04		Iryna Iudkova	\$377.82	
Chad Keeney	\$435.12	\$44.60	Steve Corner	\$459.93	\$52.95	Jennifer McNeil	\$377.77	
Gregory Engrav	\$432.79		Katherine Price	\$458.43		Brian Michaels	\$377.18	
Claudia Degler	\$431.04		Peter Highberg	\$453.18		Wayne Wong	\$376.71	
Lawrence Grant	\$430.10		Zulfikar Bhukera	\$451.81		Daniel Becerra	\$375.43	
Aaron Ledde	\$429.48		Ronald Ironbrera	\$451.67		David Stetler	\$375.13	
Jennifer Gilbert	\$429.02		Hector Aramayo	\$450.91		Alesh Jain	\$374.93	
Dilenny Pierina	\$425.47		Robert Boyer	\$448.80		Andrew Herbstreit	\$374.80	
Nima Akadey	\$424.93		Travis Schwegler	\$448.42		Earle Harris	\$374.70	
Neva Conley	\$423.43		Christine Hartman	\$448.07		Emmanuel Etienne	\$374.13	
Kevin Wardall	\$420.74		Matthew Dabber	\$446.67		Igor Katanov	\$373.80	
Alexander Chapin	\$419.44		Luke Grace	\$446.39	\$75.00	Aracelis Pined	\$372.25	
Stephen Gordon	\$415.26		Nancy Myers	\$445.18		Nicholas Miller	\$371.66	
Ronald Stehenson	\$412.25		Robert Weir	\$442.26		Jonah Daoley	\$370.60	
Quenolyn Kendle	\$410.15		Ronald Conwell	\$439.91	\$54.43	Leland Hokanson	\$369.30	
Devon Phillips	\$408.42		Byan Murphy	\$439.39	\$45.54	John Hua	\$367.84	
Nicholas Soboleski	\$406.15		Barbara Crader	\$438.08		Linda Saunders	\$367.82	
Olaf Johnson	\$400.24	\$143.84	Rebecca Roberts	\$437.90		Fredrick Williams	\$367.08	
Sannast Shojate	\$400.04		Andrew Gull	\$437.90	\$74.31	Jovan Carter	\$366.98	
Chris Martell	\$399.51		Donald Shuck	\$437.50		Amanda Gentry	\$366.89	
Patricia Moore	\$397.48		Adam Newman	\$434.00		Leon Thompson	\$366.38	
Hefissa Ferguson	\$393.28		Cheryl McLean	\$432.66		Harold Shelvin	\$366.25	
Michael Zorn	\$392.30		Kevin Balm	\$429.90	\$55.53	Noman Singh	\$365.44	
Jayne Spicer	\$391.37		Stephen Liberto	\$429.59		Kevin Brooks	\$365.14	
Brian Hillman	\$391.04		Emily Colzer	\$429.83	\$48.51	Lange Fort	\$365.01	
Ricardo Ferreira	\$390.28		Fredrick Dagenino	\$428.94		Alexander Alvarez	\$364.03	
Diana Fenrich	\$388.88		Anthony Cunzady	\$428.75		Anthony Walthow	\$363.90	
Billy Baby	\$388.73		James Ford	\$428.12		Winfred Smith	\$363.53	
Saxon Funk	\$388.45		Theresa Logue	\$427.77		Trish Quang	\$363.21	
Cladipo Ordipe	\$388.13		Ezra McGivern	\$423.85		Chad Armand	\$362.82	
Rog Beaudro	\$387.82		Iris Hinds	\$423.80		Candace Savalas	\$361.32	
Jefrey Little	\$386.27		Shelby Russell	\$421.77		Christopher McConaghy	\$360.71	
Kenneth Meisel	\$385.34		Ramona Marshall	\$421.27		Latrice Slaughter	\$360.80	
Karl Schuckert	\$384.86		Brenda Carson	\$420.31				
Demond Williams	\$383.82		Steven Willcox	\$418.72				
William Gallego	\$381.39		Freddy Smaal	\$417.58				
Harizu Ogbuehi	\$380.92		Sean Buckler	\$417.58				
Timothy Hawk	\$378.00		Crystal Bernard	\$416.94				
Richard Howard	\$377.94		Amanda Nathoo	\$416.80				
Jacob Taylor	\$376.73		Debra Falbacher	\$415.84				
Rudolph Drouza	\$376.49		Jonathan Caris	\$415.35				
Robert Hawk	\$372.19		Desiree King	\$413.96				
Daniel Jawer	\$372.19		Bianca Bullock	\$413.84				

Total Bonus Paid Out  
\$572,725.24  
Total A&H  
\$19,375.08